

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Talbert; Vincent W.; Keithly; Thomas H.; Hirschfeld; Daniel A.;  
Lavelle; Mark L.  
Title: Computer-Implemented Method, System and Apparatus for the  
Dynamic Verification of a Consumer Engaged in a Transaction with a  
Merchant and Authorization of the Transaction  
Serial No.: 10/590,162 Filing Date: July 12, 2007  
Examiner: Chang, Edward Group Art Unit: 3692  
Docket No.: 70481.115 Confirmation No. 4070

Irvine, California  
December 28, 2009

Mail Stop RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO FINAL OFFICE ACTION**

Dear Sir:

In response to the Final Office Action dated November 10, 2009, please amend the  
above-identified application as follows. An RCE is included with this response.

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